

From: Leslie K. Nicholson

Subject: Study on Credit Bureaus Handling of Disputes

Date: Sep 12, 2004

Proposal: Notice of Study and Request for
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)
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Comments:

@@@For over a year, I have been cleaning my consumer report from derogatory information that doesn't belong to me. In dealing with the Consumer Reporting Agencies, it appears that they (Equifax, TransUnion, and Experian) could care less about reporting Fair and Accurate Credit Transactions. If enough spaces existed on the internet I could list for light years repeated times where I have submitted the correct information from the information furnishers themselves to the Consumer Reporting Agencies and the derogatory information to this day still remains unchanged, to a point where the Credit Bureaus no longer allow me to dispute inaccurate information on my consumer report. Something needs to be done about this as the Consumer Reporting Agencies have too much power to care about reporting accurate credit transactions.

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